



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [OFG BANCORP](#)

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [9,826,011](#)

Peer Group Number: [2](#) Number in Peer Group: [147](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OFG BANCORP](#)
[254 MUÑOZ RIVERA AVENUE](#)
[15TH FLOOR](#)
[SAN JUAN, PR 00918](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016												
Average assets (\$000)	9,660,675			6,471,709			6,442,890			6,220,173															
Net income (\$000)	74,327			53,842			84,410			52,646															
Number of BHCs in peer group	147			146			154			148															
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98	5.02	3.29	98													
+ Non-interest income	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67	0.98	0.93	59													
- Overhead expense	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78													
- Provision for credit losses	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82	0.11	99													
+ Securities gains (losses)	0.05	0.02	80	0.13	0.01	97	0	0	42	0.11	0.01	94													
+ Other tax equivalent adjustments	0	0	22	0	0	46	0	0	9	0	0	75													
= Pretax net operating income (tax equivalent)	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91	1.17	1.55	18													
Net operating income	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38													
Net income	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38													
Net income (Subchapter S adjusted)				1.27			1.41			1.41		1.11													
Percent of Average Earning Assets																									
Interest income (tax equivalent)	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98	6.07	4.06	98													
Interest expense	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38	0.70	0.54	77													
Net interest income (tax equivalent)	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98	5.37	3.54	98													
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99	1.18	0.10	99													
Earnings coverage of net loan and lease losses (X)	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17	3.72	0.97	21													
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99	3.98	0.95	99													
Allowance for loan and lease losses / Total loans and leases	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99	3.97	0.94	99													
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.92	0.67	97	2.18	0.56	97	3.57	0.57	98	3.50	0.57	98													
30–89 days past due loans and leases / Total loans and leases	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99	1.90	0.32	99													
Liquidity and Funding																									
Net noncore funding dependence	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65	14.93	13.97	54													
Net short-term noncore funding dependence	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58	5.96	9.65	32													
Net loans and leases / Total assets	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19													
Capitalization																									
Tier 1 leverage ratio	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94	13.92	10.04	96													
Holding company equity capital / Total assets	11.05	10.51	59	11.24	11.37	48	15.19	11.21	94	15.27	10.84	93													
Total equity capital (including minority interest) / Total assets	11.05	10.57	58	11.24	11.43	47	15.19	11.30	94	15.27	10.89	93													
Common equity tier 1 capital / Total risk-weighted assets	13.08	12.44	65	10.91	12.50	27	16.67	12.37	89	14.59	11.90	83													
Net loans and leases / Equity capital (X)	5.99	6.79	32	6.35	6.55	44	4.43	6.70	9	4.29	6.82	6													
Cash dividends / Net income	28.11	29.42	48	38.79	25.65	72	27.88	24.05	53	46.38	32.32	64													
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39														
Growth Rates																									
Assets	5.68	16.11	12	41.23	8.66	97	6.37	9.35	48	-4.81	9.89	2													
Equity capital	3.87	8.42	23	4.56	12.19	14	5.80	12.50	27	2.68	13.71	11													
Net loans and leases	-2.12	9.99	9	49.87	8.63	97	9.25	10.51	60	-2.20	12.54	2													
Noncore funding	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69	-40.40	-3.35	13													
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46													
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27													
Equity investment in subsidiaries / Equity capital	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38	101.73	105.17	42													
Cash from ops + noncash items + op expense / Op expense + dividends	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10	13.09	100.80	10													

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	457,993	341,318	323,088	314,361		34.18	25.28
Income from lease financing receivables.....	2,386	20	93	267		11830.00	-47.89
Fully taxable income on loans and leases.....	455,723	333,138	315,450	303,147		36.80	30.84
Tax-exempt income on loans and leases.....	4,656	8,200	7,731	11,481		-43.22	-78.68
Estimated tax benefit on income on loans and leases.....	10,128	10,261	7,936	4,710		-1.30	54.45
Income on loans and leases (tax equivalent).....	470,507	351,599	331,117	319,338		33.82	24.90
Investment interest income (tax equivalent).....	10,959	20,073	31,586	27,882		-45.40	-70.41
Interest on balances due from depository institutions.....	4,373	13,023	6,662	4,601		-66.42	243.52
Interest income on other earning assets.....	579	824	860	825		-29.73	-40.12
Total interest income (tax equivalent).....	486,418	385,519	370,225	352,646		26.17	16.93
Interest on time deposits of \$250K or more	10,568	7,443	4,720	4,502		41.99	
Interest on time deposits < \$250K.....	23,832	16,987	15,757	14,370		40.30	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	17,596	14,122	11,619	10,506		24.60	56.49
Interest on other borrowings and trading liabilities.....	4,717	11,648	9,668	9,621		-59.50	-87.79
Interest on subordinated debt and mandatory convertible securities	0	0	1,905	1,556			-100.00
Total interest expense.....	56,713	50,200	43,669	40,555		12.97	-16.67
Net interest income (tax equivalent).....	429,705	335,319	326,556	312,091		28.15	23.51
Non-interest income.....	114,470	67,685	71,227	61,076		69.12	73.88
Adjusted operating income (tax equivalent)	544,175	403,004	397,783	373,167		35.03	31.52
Overhead expense.....	350,232	228,974	200,869	194,043		52.96	32.67
Provision for credit losses.....	93,717	96,792	56,108	113,140			-42.86
Securities gains (losses)	4,728	8,274	0	6,896		-42.86	336.97
Other tax equivalent adjustments	-1	0	-3	1			
Pretax net operating income (tax equivalent).....	104,953	85,512	140,803	72,881		22.73	
Applicable income taxes	20,499	21,409	48,390	15,443		-4.25	
Tax equivalent adjustments	10,127	10,261	8,003	4,792		-1.31	46.96
Applicable income taxes (tax equivalent).....	30,626	31,670	56,393	20,235		-3.30	
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	74,327	53,842	84,410	52,646		38.05	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	74,327	53,842	84,410	52,646		38.05	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	74,327	53,842	84,410	52,646		38.05	
Investment securities income (tax equivalent).....	10,959	20,073	31,586	27,882		-45.40	-70.41
US Treasury and agency securities (excluding mortgage-backed securities)	3,372	165	179	532		1943.64	1773.33
Mortgage-backed securities	7,558	19,854	31,190	26,994		-61.93	-78.61
All other securities	29	54	217	356		-46.30	-98.10
Cash dividends declared.....	20,893	20,887	23,535	24,415		0.03	-29.88
Common	14,381	14,375	11,511	10,553		0.04	-9.74
Preferred.....	6,512	6,512	12,024	13,862		0.00	-53.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent).....	5.04	3.53	98	5.96	4.19	97	5.75	4.08	98	5.67	3.78	98			
Less: Interest expense.....	0.59	0.54	59	0.78	0.95	34	0.68	0.75	40	0.65	0.50	75			
Equals: Net interest income (tax equivalent).....	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98	5.02	3.29	98			
Plus: Non-interest income.....	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67	0.98	0.93	59			
Equals: adjusted operating income (tax equivalent).....	5.63	3.96	91	6.23	4.16	92	6.17	4.27	93	6	4.26	93			
Less: Overhead expense.....	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78			
Less: Provision for credit losses.....	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82	0.11	99			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities.....	0.05	0.02	80	0.13	0.01	97	0	0	42	0.11	0.01	94			
Plus: other tax equivalent adjustments.....	0	0	22	0	0	46	0	0	9	0	0	75			
Equals: Pretax net operating income (tax equivalent).....	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91	1.17	1.55	18			
Less: Applicable income taxes (tax equivalent).....	0.32	0.27	63	0.49	0.35	86	0.88	0.32	99	0.33	0.59	16			
Less: Minority interest.....	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income.....	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income.....	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38			
Memo: Net income (last four quarters).....	0.77	0.97	30	0.83	1.19	18	1.31	1.22	62	0.85	0.95	38			
Net income-BHC and noncontrolling (minority) interest.....	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38			
Margin Analysis	92.67	93.47	38	94.12	93.22	59	94.08	93.23	60	93.38	93.19	54			
Average earning assets / Average assets.....	66.61	68.25	43	72.86	70.66	60	66.72	70.70	32	70.89	70.06	54			
Average interest-bearing funds / Average assets.....	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98	6.07	4.06	98			
Interest income (tax equivalent) / Average earning assets.....	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38	0.70	0.54	77			
Interest expense / Average earning assets.....	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98	5.37	3.54	98			
Net interest income (tax equivalent) / Average earning assets.....															
Margin Analysis	6.97	4.28	96	7.65	4.98	97	7.50	4.85	98	7.73	4.52	99			
Average earning assets / Average assets.....	0.28	0.32	43	2.23	2.26	57	1.89	1.88	52	1.04	1.13	46			
Average interest-bearing funds / Average assets.....															
Interest income (tax equivalent) / Average earning assets.....	0.43														
Interest expense / Average earning assets.....	3.50	0.80	92	6.11	0.49	94	0.41	0.70	70	1.56	0.48	80			
Net interest income (tax equivalent) / Average earning assets.....	5.32	3.80	98	6.16	4.47	97	5.98	4.33	98	5.99	3.98	98			
Margin Analysis	1.77	2.32	11	2.27	2.74	7	2.42	2.69	29	2.24	2.61	28			
Average earning assets / Average assets.....	2.24	1.87	70	0.15	2.54	0	1.36	2.20	9	1.54	1.66	42			
Average interest-bearing funds / Average assets.....	2.13	2.05	59	2.43	2.54	36	2.40	2.44	46	2.29	2.19	63			
Interest income (tax equivalent) / Average earning assets.....	0.28	3.24	1	0.56	3.80	1	2.21	3.74	5	2.75	3.85	22			
Margin Analysis	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50	0.77	0.52	81			
Average earning assets / Average assets.....	1.58	1.60	43	1.70	2.13	13	1.32	1.57	25						
Average interest-bearing funds / Average assets.....	1.67	1.49	70	1.43	1.91	13	1.40	1.42	43						
Interest income (tax equivalent) / Average earning assets.....	0.43	0.36	68	0.54	0.86	22	0.50	0.64	42						
Interest-bearing deposits.....															
Time deposits of \$250K or more															
Time deposits < \$250K.....															
Other domestic deposits															
Foreign deposits															
Interest-bearing deposits.....	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50	0.77	0.52	81			
Time deposits of \$250K or more	1.58	1.60	43	1.70	2.13	13	1.32	1.57	25						
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Other domestic deposits	0.43	0.36	68	0.54	0.86	22	0.50	0.64	42						
Foreign deposits															
Interest-bearing deposits.....	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50						

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	114,470	67,685	71,227	61,076	
Fiduciary activities income	11,344	11,853	11,975	11,977	
Service charges on deposit accounts - domestic	19,438	13,710	12,911	13,678	
Trading revenue.....	-13	88	164	-39	
Investment banking fees and commissions.....	16,199	8,929	8,524	8,537	
Insurance activities revenue.....	4,606	6,100	6,110	5,906	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	8,784	1,179	2,456	1,316	
Net securitization income	1,272	0	0	-738	
Net gains (losses) on sales of loans, OREO, other assets.....	11,537	-1,480	-4,747	-3,666	
Other non-interest income.....	41,303	27,306	33,834	24,105	
Total overhead expenses	350,232	228,974	200,869	194,043	
Personnel expense.....	131,216	81,240	75,359	77,882	
Net occupancy expense.....	36,608	21,628	25,442	25,644	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	11,069	1,170	1,319	1,472	
Other operating expenses.....	171,339	124,936	98,749	89,045	
Fee income on mutual funds and annuities.....	4,539	4,740	4,499	4,678	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,325	2,335	1,392	1,419	
Average personnel expense per employee.....	56.44	34.79	54.14	54.89	
Average assets per employee.....	4,155.13	2,771.61	4,628.51	4,383.49	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.97	0.51	91	7	0.66	94	6.32	1.69	89	7.66	1.89	92			
Overhead expenses / Net Interest Income + non-interest income	65.58	61.22	71	58.30	61.79	34	51.53	61.22	12	52.68	62.21	14			
Percent of Average Assets															
Total overhead expense	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78			
Personnel expense.....	1.36	1.42	46	1.26	1.50	27	1.17	1.46	24	1.25	1.47	29			
Net occupancy expense.....	0.38	0.30	81	0.33	0.32	59	0.39	0.31	78	0.41	0.32	82			
Other operating expenses.....	1.89	0.73	96	1.95	0.76	97	1.55	0.79	95	1.46	0.79	95			
Overhead less non-interest income	2.44	1.44	96	2.49	1.65	94	2.01	1.65	78	2.14	1.65	86			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.36	58.93	80	56.82	59.91	33	50.50	60.51	13	52	61.01	15			
Personnel expense.....	24.11	33.88	8	20.16	34.17	2	18.94	34.42	1	20.87	34.72	3			
Net occupancy expense.....	6.73	7.04	45	5.37	7.50	19	6.40	7.33	30	6.87	7.51	39			
Other operating expenses.....	33.52	17.57	96	31.29	17.93	98	25.16	18.28	92	24.26	18.30	91			
Total non-interest income	21.04	23.45	49	16.80	19.83	38	17.91	20.30	42	16.37	21.24	31			
Fiduciary activities income	2.08	1.45	63	2.94	1.61	72	3.01	1.95	67	3.21	1.95	70			
Service charges on domestic deposit accounts	3.57	2.67	72	3.40	3.21	58	3.25	3.58	47	3.67	3.83	48			
Trading revenue.....	0	0.10	4	0.02	0.07	83	0.04	0.03	86	-0.01	0.07	2			
Investment banking fees and commissions.....	2.98	1.03	85	2.22	0.91	85	2.14	0.85	85	2.29	0.92	85			
Insurance activities revenue.....	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84	1.58	0.44	84			
Venture capital revenue.....	0	0	48	0	0	50	0	0	49	0	0	48			
Net servicing fees	1.61	0	93	0.29	0.22	72	0.62	0.52	74	0.35	0.40	61			
Net securitization income	0.23	0	96	0	0	48	0	0	49	-0.20	0	0			
Net gain (loss) - sales of loans, OREO, and other assets	2.12	5.55	40	-0.37	2.27	2	-1.19	1.98	1	-0.98	2.38	1			
Other non-interest income.....	7.59	7.76	55	6.78	7.41	47	8.51	7.05	73	6.46	7.34	48			
Overhead less non-interest income	43.32	34.63	73	40.02	39.47	52	32.59	39.75	24	35.63	39.09	35			
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.53	20.30	36	25.04	21.51	80	34.37	18.37	99	21.19	33.75	19			
Applicable income tax + TE / Pretax net operating income + TE	29.18	22.51	90	37.04	23.31	97	40.05	21.35	99	27.76	38.57	16			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	3,452,770	3,680,433	2,222,627	2,311,784			-6.19	31.90
Commercial and industrial loans	1,156,482	888,551	638,983	413,395			30.15	208.77
Loans to individuals	1,900,520	1,956,793	1,531,090	1,316,205			-2.88	56.09
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	11,632	11,432	6,592	3,660			1.75	73.22
Other loans and leases	184,664	221,175	196,533	178,794			-16.51	-59.13
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	6,706,068	6,758,384	4,595,825	4,223,838			-0.77	43.65
Less: Allowance for loan and lease losses	204,809	116,538	164,231	167,509			75.74	-12.52
Net loans and leases	6,501,259	6,641,846	4,431,594	4,056,329			-2.12	46.62
Debt securities that reprice or mature in over 1 year	443,777	695,339	1,255,792	1,149,444			-36.18	-71.73
Mutual funds and equity securities	12,930	7,797	5,949	8,088			65.83	112.45
Subtotal	6,957,966	7,344,982	5,693,335	5,213,861			-5.27	15.77
Interest-bearing bank balances	2,053,892	731,262	353,675	389,599			180.87	364.42
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	2,661	378,830	10,805	2,417			-99.30	-89.37
Trading assets	22	42	693	962			-47.62	-98.97
Total earning assets	9,014,541	8,455,116	6,058,508	5,606,839			6.62	39.12
Non-interest-bearing cash and due from depository institutions	64,627	95,243	69,805	61,381			-32.15	-15.50
Premises, fixed assets, and leases	108,539	113,725	65,537	64,896			-4.56	49.44
Other real estate owned	11,596	29,909	33,768	44,174			-61.23	-80.07
Investment in unconsolidated subsidiaries	1,083	1,083	1,083	1,083			0.00	0.00
Intangible and other assets	625,625	602,584	354,651	410,680			3.82	52.11
Total assets	9,826,011	9,297,660	6,583,352	6,189,053			5.68	38.41
Quarterly average assets	9,909,605	6,326,453	6,645,398	6,192,336			56.64	38.88
Average loans and leases (YTD)	6,754,525	4,597,000	4,416,152	4,130,208			46.93	41.09
Memoranda								
Loans held-for-sale	43,935	19,591	10,368	12,272			124.26	222.72
Loans not held-for-sale	6,662,133	6,738,793	4,585,457	4,211,566			-1.14	43.13
Real estate loans secured by 1–4 family	2,364,199	2,536,005	1,247,013	1,314,374			-6.77	58.11
Commercial real estate loans	1,081,185	1,131,236	937,968	955,326			-4.42	1.99
Construction and land development	116,647	76,066	29,638	40,295			53.35	239.96
Multifamily	28,249	33,446	31,792	20,891			-15.54	135.64
Nonfarm nonresidential	936,289	1,021,724	876,538	894,140			-8.36	-7.65
Real estate loans secured by farmland	7,386	13,192	37,646	42,084			-44.01	-88.12
Total investment securities	459,368	1,081,966	1,272,546	1,159,949			-57.54	-71.31
U.S. Treasury securities	10,983	397,183	10,805	10,163			-97.23	-56.12
US agency securities (excluding mortgage-backed securities)	1,606	1,961	2,265	2,879			-18.10	-68.47
Municipal securities	0	0	0	2,093				-100.00
Mortgage-backed securities	432,935	673,886	1,252,305	1,135,188			-35.76	-72.04
Asset-backed securities	0	0	0	0				
Other debt securities	914	1,139	1,222	1,538			-19.75	-64.46
Mutual funds and equity securities	12,930	7,797	5,949	8,088			65.83	112.45
Available-for-sale securities	446,438	1,081,966	847,806	653,885			-58.74	-54.48
U.S. Treasury securities	10,983	397,183	10,805	10,163			-97.23	
US agency securities (excluding mortgage-backed securities)	1,606	1,961	2,265	2,879			-18.10	-68.47
Municipal securities	0	0	0	2,093				-100.00
Mortgage-backed securities	432,935	673,886	827,565	629,124			-35.76	-54.58
Asset-backed securities	0	0	0	0				
Other debt securities	914	1,139	1,222	1,538			-19.75	-64.46
Mutual funds and equity securities	0	7,797	5,949	8,088			-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)			-14,387	-8,383				
Available-for-sale securities appreciation (depreciation)	14,263	-306	-12,655	-3,002				-24.78
Structured notes, fair value	0	0	0	0				
Pledged securities	150,516	399,752	638,325	233,115			-62.35	-86.50

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Demand deposits	2,259,048	1,675,315	1,105,324	969,525			34.84	196.82
NOW, ATS and transaction accounts	2,354,194	1,903,758	1,086,447	1,069,572			23.66	113.91
Time deposits less brokered deposits) < \$250K.....	1,178,932	1,337,197	632,405	630,346			-11.84	
MMDA and other savings accounts	1,944,426	1,836,480	1,212,258	1,251,395			5.88	64.89
Other non-interest-bearing deposits.....	0	0	0	0				
Core deposits	7,736,600	6,752,750	4,036,434	3,920,838			14.57	131.94
Time deposits of \$250K or more	628,378	692,094	346,008	359,568			-9.21	
Foreign deposits	0	0	0	0				
Federal funds purchased and repos.....	0	190,000	454,723	192,500			-100.00	-100.00
Secured federal funds purchased	0	0	0	0				
Commercial paper	0	0	0	0				
Other borrowings w/remaining maturity of 1 year or less	30,966	45,254	34,786	35,266			-31.57	-88.23
Other borrowings w/remaining maturity over 1 year	123,965	148,810	63,593	72,476			-16.70	74.93
Brokered deposits < \$250K	49,090	241,994	522,590	517,187			-79.71	
Noncore funding	832,399	1,318,152	1,421,700	1,176,997			-36.85	-68.54
Trading liabilities	0	7	333	771			-100.00	-100.00
Subordinated notes and debentures + trust preferred securities.....	36,083	36,083	36,083	36,083			0.00	-64.84
Other liabilities	134,953	145,189	88,925	109,257			-7.05	16.39
Total liabilities.....	8,740,035	8,252,181	5,583,475	5,243,946			5.91	40.92
Equity Capital								
Perpetual preferred stock (including surplus).....	81,870	81,870	81,870	165,870			0.00	-50.64
Common stock.....	59,885	59,885	59,885	52,626			0.00	13.79
Common surplus.....	632,783	631,646	629,511	551,730			0.18	14.92
Retained earnings.....	403,365	375,425	343,207	282,333			7.44	83.92
Accumulated other comprehensive income	11,022	-1,008	-10,963	-2,950			-21.25	
Other equity capital components	-102,949	-102,339	-103,633	-104,502				
Total holding company equity capital.....	1,085,976	1,045,479	999,877	945,107			3.87	21.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0				
Total equity capital, including minority interest	1,085,976	1,045,479	999,877	945,107			3.87	21.06
Total liabilities and capital	9,826,011	9,297,660	6,583,352	6,189,053			5.68	38.41
Memoranda								
Non-interest-bearing deposits.....	2,259,048	1,675,315	1,105,324	969,525			34.84	196.82
Interest-bearing deposits.....	6,155,020	6,011,523	3,799,708	3,828,068			2.39	55.66
Total deposits	8,414,068	7,686,838	4,905,032	4,797,593			9.46	78.44
Long-term debt that reprices within 1 year	0	0	0	0				
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,045,479	999,877	945,107	920,411				
Accounting restatements	-25,494	-736	0	0				
Net income	74,327	53,842	84,410	52,646				
Net sale of new perpetual preferred stock	0	0	0	0				
Net sale of new common stock	0	0	0	0				
Sale of treasury stock	1,616	1,294	869	358				
Less: Purchase of treasury stock	2,226	0	0	0				
Changes incident to business combinations	0	0	0	0				
Less: Dividends declared	20,893	20,887	23,535	24,415				
Change in other comprehensive income	12,030	9,955	-8,014	-4,545				
Changes in debit to ESOP liability	0	0	0	0				
Other adjustments to equity capital	1,137	2,134	1,040	652				
Holding company equity capital, ending balance	1,085,976	1,045,479	999,877	945,107				

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	35.14	48.33	15	39.58	52.67	17	33.76	53.63	9	37.35	53.41	15			
Commercial and industrial loans	11.77	13.47	45	9.56	11.45	49	9.71	11.42	49	6.68	10.82	29			
Loans to individuals	19.34	2.29	96	21.05	2.71	97	23.26	2.65	97	21.27	2.58	96			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0.12	0.43	58	0.12	0.53	58	0.10	0.47	54	0.06	0.51	51			
Other loans and leases.....	1.88	1.39	72	2.38	1.08	80	2.99	2.64	67	2.89	2.62	65			
Net loans and leases.....	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19			
Debt securities over 1 year.....	4.52	13.53	10	7.48	13.66	19	19.08	13.20	81	18.57	13.96	75			
Mutual funds and equity securities	0.13	0.05	79	0.08	0.06	70	0.09	0.05	77	0.13	0.07	74			
Subtotal	70.81	83.47	5	79	86.76	8	86.48	87.24	38	84.24	87.26	24			
Interest-bearing bank balances	20.90	6.78	95	7.87	2.97	91	5.37	2.30	86	6.29	2.34	86			
Federal funds sold and reverse repos.....	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	0.03	2.03	6	4.07	2.10	80	0.16	2.14	15	0.04	1.92	10			
Trading assets	0	0.04	76	0	0.03	76	0.01	0.02	76	0.02	0.02	73			
Total earning assets.....	91.74	92.98	30	90.94	92.39	31	92.03	92.24	47	90.59	92.22	26			
Non-interest cash and due from depository institutions.....	0.66	1.07	26	1.02	1.14	43	1.06	1.25	38	0.99	1.26	31			
Other real estate owned.....	0.12	0.03	89	0.32	0.04	95	0.51	0.04	98	0.71	0.06	97			
All other assets.....	7.60	5.87	76	8.04	6.41	73	6.91	6.39	60	8.42	6.45	79			
Memoranda															
Short-term investments	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66	6.33	4.63	73			
U.S. Treasury securities.....	0.11	0.19	74	4.27	0.29	94	0.16	0.37	69	0.16	0.22	78			
US agency securities (excluding mortgage-backed securities)	0.02	1.28	14	0.02	1.25	19	0.03	1.67	19	0.05	1.50	20			
Municipal securities	0	2.96	4	0	2.58	3	0	2.66	4	0.03	2.97	12			
Mortgage-backed securities	4.41	8.52	22	7.25	9.38	40	19.02	8.73	92	18.34	9.19	87			
Asset-backed securities	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities	0.01	0.60	26	0.01	0.53	32	0.02	0.52	37	0.02	0.48	38			
Loans held-for-sale.....	0.45	0.58	59	0.21	0.39	58	0.16	0.29	64	0.20	0.32	62			
Loans held for investment	67.80	69.07	38	72.48	72.01	45	69.65	73.24	30	68.05	72.42	29			
Real estate loans secured by 1–4 family	24.06	14.47	79	27.28	16.02	82	18.94	16.83	63	21.24	16.44	69			
Revolving	0.29	1.79	16	0.13	2.24	10	0.03	2.43	5	0.08	2.71	8			
Closed-end, secured by first liens	23.56	12.11	83	26.85	13.07	87	18.64	13.60	74	20.84	13.03	81			
Closed-end, secured by junior liens	0.21	0.27	44	0.29	0.37	44	0.28	0.41	46	0.32	0.39	49			
Commercial real estate loans	11	30.65	5	12.17	33.26	4	14.25	33.39	9	15.44	33.79	8			
Construction and land development.....	1.19	4.32	10	0.82	5	7	0.45	4.78	5	0.65	4.55	7			
Multifamily.....	0.29	5.03	4	0.36	4.76	6	0.48	5.12	9	0.34	5.32	6			
Nonfarm nonresidential	9.53	19.97	10	10.99	21.85	10	13.31	21.85	15	14.45	22.30	16			
Real estate loans secured by farmland.....	0.08	0.85	42	0.14	0.95	45	0.57	0.88	61	0.68	0.81	64			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
	51.49	69.38	16	54.46	72.74	14	48.36	72.88	9	54.73	73.20	14			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	35.25	20.91	80	37.52	22.29	82	27.13	23.13	63	31.12	22.92	75			
Real estate loans secured by 1–4 family.....	0.43	2.61	16	0.18	3.13	10	0.04	3.34	6	0.11	3.76	7			
Revolving	34.83	17.94	85	37.34	18.71	87	27.09	19.33	76	31.01	18.68	83			
Closed-end.....	16.12	44.23	3	16.74	46.16	4	20.41	45.57	5	22.62	46.38	6			
Commercial real estate loans	1.74	6.26	10	1.13	6.97	6	0.64	6.53	5	0.95	6.35	8			
Construction and land development.....	0.01	1.14	10	0.02	1.47	7	0	1.52	7	0	1.50	4			
1–4 family.....	1.73	4.94	16	1.11	5.34	8	0.64	4.90	6	0.95	4.76	12			
Other.....	0.42	7.01	4	0.49	6.42	4	0.69	6.76	8	0.49	7.13	5			
Multifamily.....	13.96	29.04	10	15.12	30.59	8	19.07	30.16	15	21.17	30.84	21			
Nonfarm nonresidential	7.08	10	27	7.77	10.68	28	9.94	10.31	49	11.60	10.55	56			
Owner-occupied.....	6.89	18.53	9	7.35	19.36	8	9.14	19.35	10	9.57	19.91	11			
Other.....	0.11	1.30	42	0.20	1.38	45	0.82	1.27	61	1	1.19	65			
Real estate loans secured by farmland.....	0	0	45	0	0	44	0	0	44	0	0	45			
Loans to depository institutions and acceptances of other banks.....	17.25	19.85	41	13.15	16.16	44	13.90	16.21	49	9.79	15.52	32			
Commercial and industrial loans	28.34	3.53	96	28.95	4	96	33.31	3.89	98	31.16	3.90	95			
Loans to individuals	0.84	0.03	98	1.12	0.04	99	1.08	0.04	99	1.30	0.03	99			
Credit card loans	0.17	0.69	59	0.17	0.78	58	0.14	0.69	54	0.09	0.76	52			
Agricultural loans.....	2.75	2.07	71	3.27	1.48	79	4.28	3.74	66	4.23	3.75	65			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	292.33	473.75	10	379.88	493.53	24	203.39	505.61	5	228.97	518.19	6			
Real estate loans secured by 1–4 family.....	200.17	142.34	76	261.75	151.03	83	114.11	161.34	37	130.18	159.68	46			
Revolving	2.42	17.81	14	1.28	21.25	10	0.17	23.52	4	0.46	26.74	7			
Closed-end.....	197.75	122.21	77	260.47	127.10	88	113.94	134.73	47	129.72	130.06	55			
Commercial real estate loans	91.54	302.08	5	116.76	311.74	7	85.83	316.03	3	94.62	328.67	5			
Construction and land development.....	9.88	42.85	10	7.85	46.63	8	2.71	44.92	4	3.99	44.44	6			
1–4 family.....	0.07	7.52	10	0.12	9.52	6	0.02	10.21	7	0	10.44	4			
Other.....	9.81	33.94	15	7.73	35.90	9	2.69	33.75	5	3.99	33.34	8			
Multifamily.....	2.39	48.67	4	3.45	44.76	6	2.91	48.38	7	2.07	51.49	4			
Nonfarm nonresidential	79.27	198.42	9	105.46	206.64	12	80.21	208.15	9	88.56	217.26	10			
Owner-occupied.....	40.18	67.98	23	54.19	71.54	33	41.79	70.68	23	48.53	73.43	24			
Other.....	39.09	125.78	8	51.27	130.65	9	38.42	134.17	7	40.03	140.40	8			
Real estate loans secured by farmland.....	0.63	8.35	41	1.36	8.66	46	3.44	8.13	54	4.17	7.80	55			
Loans to depository institutions and acceptances of other banks.....	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	97.92	133.93	37	91.71	106.70	48	58.47	107.07	25	40.94	105.25	14			
Loans to individuals	160.91	22.15	94	201.97	24.83	97	140.11	24.45	93	130.36	23.98	92			
Credit card loans	4.76	0.20	98	7.78	0.24	99	4.56	0.24	98	5.43	0.19	99			
Agricultural loans.....	0.98	4.17	57	1.18	4.86	57	0.60	4.49	49	0.36	4.90	46			
Other loans and leases.....	15.63	13.62	70	22.83	10.25	80	17.98	25.58	53	17.71	25.83	49			
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.05	34	3	8.97	35.38	3	10.47	35.09	4	11.02	35.69	4			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	51.36	232.08	4	62.57	239.13	4	44.04	243.62	4	46.09	253.35	5			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	91.54	304.52	5	116.76	315.15	7	85.83	318.90	3	94.62	331.68	4			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Short-term investments	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66	6.33	4.63	73			
Liquid assets	26.09	19.32	81	20.43	16.28	74	25.66	15.56	87	25.85	15.94	85			
Investment securities.....	4.68	16.07	5	11.64	16.41	28	19.33	16.02	70	18.74	16.65	64			
Net loans and leases.....	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19			
Net loans, leases and standby letters of credit	66.36	69.67	33	71.99	72.78	38	67.68	73.71	21	65.88	73.08	20			
Core deposits	78.74	76.49	58	72.63	71.61	53	61.31	69.97	17	63.35	69.79	22			
Noncore funding	8.47	10.29	45	14.18	14.61	46	21.60	16.58	69	19.02	17.09	58			
Time deposits of \$250K or more	6.40	3.37	89	7.44	4.33	85	5.26	4.28	68	5.81	3.54	80			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos.....	0	0.62	23	2.04	0.77	82	6.91	0.96	98	3.11	1.20	81			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold).....	0	0.59	32	2.04	0.75	83	6.91	0.97	98	3.11	1.21	82			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.32	1.06	54	0.49	2.75	29	0.53	3.63	27	0.57	4.47	22			
Earning assets that reprice within 1 year	43.92	31.93	80	37.06	33.16	64	33.82	32.35	58	28.93	33.41	41			
Interest-bearing liabilities that reprice within 1 year.....	12.33	14.04	60	13.45	18.54	46	13.29	18.20	45	13.32	16.67	58			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	31.59	17.03	79	23.61	13.71	69	20.53	12.98	65	15.61	15.65	44			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65	14.93	13.97	54			
Net short-term noncore funding dependence	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58	5.96	9.65	32			
Short-term investment / Short-term noncore funding	437.23	230.45	80	140.07	78.10	79	36.34	62.28	53	55.56	46.67	72			
Liquid assets - short-term noncore funding / Nonliquid assets.....	28.83	16.27	79	14.96	6.90	76	14.03	4.17	78	19.50	3.68	83			
Net loans and leases / Total deposits	77.27	84.20	29	86.41	90.96	29	90.35	92.88	36	84.55	92.86	23			
Net loans and leases / Core deposits	84.03	91.10	35	98.36	102.55	38	109.79	106.50	58	103.46	105.03	46			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....		0.88			0.36		-1.55	-0.47	9	-1	-0.05	6			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.41	3.63	25	-0.04	1.28	7	-1.36	-1.95	57	-0.36	-0.62	58			
Structured notes appreciation (depreciation) / Tier 1 capital.....		0.03			-0.02			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	5.36	26	0	7.25	23	33.38	10.76	85	43.63	13.07	87			
Available-for-sale securities	97.19	93.39	40	100	91.33	88	66.62	88.32	16	56.37	86.93	12			
U.S. Treasury securities.....	2.39	1.22	83	36.71	2.07	95	0.85	2.08	66	0.88	1.33	76			
US agency securities (excluding mortgage-backed securities)	0.35	8.39	16	0.18	8.16	18	0.18	11	17	0.25	10.16	18			
Municipal securities	0	18.61	3	0	15.40	3	0	16.63	4	0.18	17.86	10			
Mortgage-backed securities.....	94.25	54.48	95	62.28	57.07	53	98.41	54.50	98	97.87	55.76	97			
Asset-backed securities.....	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities	0.20	4.34	32	0.11	3.73	34	0.10	3.75	36	0.13	3.25	38			
Mutual funds and equity securities	2.81	0.44	93	0.72	0.49	76	0.47	0.41	72	0.70	0.58	73			
Debt securities 1 year or less	0.58	13.69	7	35.01	13.55	86	0.85	13.91	10	0.21	11.90	8			
Debt securities 1 to 5 years	2.68	20.49	7	2.26	23.43	10	0.47	23.42	4	1.65	23.53	7			
Debt securities over 5 years.....	93.92	61.87	95	62.01	58.63	48	98.22	58.36	96	97.44	60.73	94			
Pledged securities	32.77	44.55	39	36.95	43.76	45	50.16	42.20	62	20.10	46.78	18			
Structured notes, fair value.....	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	85.26	136.94	48	204.57	32.84	91	-7.02	16.28	33	-6.45	6.96	46			
Investment securities.....	-57.54	16.36	0	-14.98	4.80	9	9.71	8.02	62	-14.59	4.99	8			
Core deposits	14.57	23.17	20	67.29	9.96	97	2.95	10.40	29	13.58	13.94	57			
Noncore funding	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69	-40.40	-3.35	13			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,133,502	850,312	540,439	485,019	
Commit: Secured commercial real estate loans	100,828	88,717	61,488	69,517	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	202,375	175,941	132,151	123,417	
Securities underwriting	0	0	0	0	
Standby letters of credit	19,475	51,870	23,889	21,107	
Commercial and similar letters of credit	225	8,117	753	494	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	20,176	20,773	75,459	76,316	
Purchased options contracts (interest rate)	20,176	20,773	75,459	76,316	
Interest rate swaps	30,259	31,955	58,572	60,113	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.54	16.09	23	9.15	16.97	13	8.21	17.31	12	7.84	17.28	12			
Standby letters of credit	0.20	0.31	41	0.56	0.36	76	0.36	0.35	55	0.34	0.40	50			
Commercial and similar letters of credit	0	0.01	77	0.09	0.01	91	0.01	0.01	82	0.01	0.01	77			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	0.72	3.72	66	0.79	2.95	66	3.18	6.51	46	3.44	6.82	42			
Interest rate contracts	0.72	3.62	66	0.79	2.87	66	3.18	6.40	46	3.44	6.72	42			
Interest rate futures and forward contracts	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0.21	0.24	78	0.22	0.13	80	1.15	0.26	89	1.23	0.28	91			
Purchased options contracts (interest rate)	0.21	0.03	90	0.22	0.02	91	1.15	0.07	92	1.23	0.08	93			
Interest rate swaps	0.31	2.58	68	0.34	2.19	70	0.89	5.18	38	0.97	5.41	36			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	16.78	24.20	21	18.50	24.81	24	12.24	25.18	11	11.74	25.74	10			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	70,611	73,501	209,490	212,745	
Interest rate contracts	70,611	73,501	209,490	212,745	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	20,176	20,773	75,459	76,316	
Exchange-traded	0	0	0	0	
Over-the-counter	20,176	20,773	75,459	76,316	
Purchased options	20,176	20,773	75,459	76,316	
Exchange-traded	0	0	0	0	
Over-the-counter	20,176	20,773	75,459	76,316	
Swaps	30,259	31,955	58,572	60,113	
Held for trading	40,352	41,546	175,918	177,632	
Interest rate contracts	40,352	41,546	175,918	177,632	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	30,259	31,955	33,572	35,113	
Interest rate contracts	30,259	31,955	33,572	35,113	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	50,435	52,728	134,031	136,429	
One year or less	6,770	0	79,120	0	
Over 1 year to 5 years	43,665	52,728	54,911	101,316	
Over 5 years	0	0	0	35,113	
Gross negative fair value (absolute value)	1,711	913	333	1,281	
Gross positive fair value	0	6	347	771	
Held for trading	0	6	333	771	
Non-traded	0	0	14	0	
Current credit exposure on risk-based capital derivative contracts	0	6	346	771	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	99.50	58	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	0	47	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	0	15.03	15	0	14.06	16	0	11.75	16	0	12.76	16			
Written options	28.57	10.24	83	28.26	11.73	80	36.02	11.14	85	35.87	9.73	87			
Exchange-traded	0	0	50	0	0	48	0	0	49	0	0	49			
Over-the-counter	28.57	10.24	83	28.26	10.84	81	36.02	10.65	85	35.87	9.46	87			
Purchased options	28.57	2.13	94	28.26	2.45	98	36.02	1.29	97	35.87	1.44	96			
Exchange-traded	0	0	50	0	0	49	0	0	49	0	0	49			
Over-the-counter	28.57	2.13	94	28.26	2.28	98	36.02	1.22	97	35.87	1.27	96			
Swaps	42.85	71.83	26	43.48	64.61	27	27.96	65.42	25	28.26	66.04	24			
Held for trading	57.15	16.03	77	56.52	15.01	80	83.97	13.60	89	83.50	16.18	83			
Interest rate contracts	57.15	16.37	77	56.52	16.17	80	83.97	12.87	90	83.50	16.40	84			
Foreign exchange contracts	0	0	47	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	49			
Non-traded	42.85	83.97	22	43.48	84.99	20	16.03	86.40	10	16.50	83.82	16			
Interest rate contracts	42.85	83.02	24	43.48	84.69	21	16.03	85.51	10	16.50	83.04	16			
Foreign exchange contracts	0	0	45	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0	48	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	71.43	79.60	33	71.74	80.07	30	63.98	82.85	22	64.13	87.47	15			
One year or less	9.59	15.52	54	0	15.20	15	37.77	12.75	81	0	15.62	13			
Over 1 year to 5 years	61.84	19.75	94	71.74	22.92	90	26.21	22.66	60	47.62	21.68	81			
Over 5 years	0	32.47	13	0	34.12	11	0	36.28	14	16.50	37.90	33			
Gross negative fair value (absolute value)	2.42	2.84	47	1.24	1.30	49	0.16	0.66	24	0.60	0.50	53			
Gross positive fair value	0	2.25	4	0.01	1.14	5	0.17	1.10	10	0.36	0.92	15			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.01	68	0	0	72	0	0.01	35	0	0	45			
Gross positive fair value (X)	0	0.01	33	0	0	64	0	0.01	26	0	0.01	30			
Held for trading (X)	0	0	44	0	0	89	0	0	80	0	0	77			
Non-traded (X)	0	0	35	0	0	34	0	0.01	22	0	0	11			
Current credit exposure (X)	0	0.02	21	0	0.01	36	0	0	43	0	0	44			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.27	18	0	0.10	36	0.01	0.06	43	0.02	0.05	50			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		116,538		164,231		167,509		115,934		
Gross losses		125,186		98,696		75,230		66,012		
Write-downs, transfers to loans held-for-sale		0		0		0		0		
Recoveries		30,019		23,955		24,144		17,261		
Net losses		95,167		74,741		51,086		48,751		
Provision for loan and lease losses		93,717		96,792		56,108		113,140		
Adjustments		89,721		-69,744		-8,300		-12,814		
Ending balance		204,809		116,538		164,231		167,509		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		
Analysis Ratios										
Provision for loan and lease losses / Average assets	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC
	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82
	1.39	0.53	96	2.11	0.16	99	1.27	0.16	98	2.74
	98.48	672.96	10	129.50	142.73	52	109.83	182.69	37	232.08
Provision for loan and lease losses / Average loans and leases										
	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99	3.98
	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99	3.97
	2.15	25.33	4	1.56	17.18	4	3.21	21.35	12	3.44
	110.93	336.78	12	98.51	315.75	16	124.97	285.36	27	159.39
Provision for loan and lease losses / Net loan and lease losses										
	59.21	293.46	2	39.31	283.41	4	63.23	259.30	9	71.60
Allowance for loan and lease losses / Total loans and leases not held for sale										
	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99	3.98
	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99	3.97
	2.15	25.33	4	1.56	17.18	4	3.21	21.35	12	3.44
	110.93	336.78	12	98.51	315.75	16	124.97	285.36	27	159.39
Allowance for loan and lease losses / Total loans and leases										
	59.21	293.46	2	39.31	283.41	4	63.23	259.30	9	71.60
	Allowance for loan and lease losses / Net loans and leases losses (X)									
	1.85	0.16	99	2.15	0.16	99	1.70	0.15	99	1.60
	0.44	0.04	99	0.52	0.05	99	0.55	0.05	99	0.42
	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99	1.18
	0	0	48	0	0	49	0	0	48	0
Recoveries / Prior year-end losses										
	30.42	42.12	51	31.84	41.80	48	36.58	51.25	53	14.59
Earnings coverage of net loan and lease losses (X)										
	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17	3.72
Net Loan and Lease Losses By Type										
Real estate loans										
	0.40	0.04	95	0.66	0.02	98	0.32	0.01	99	0.31
	0.41	0.01	98	0.69	0.02	98	0.34	0.01	98	0.47
	-0.19	0	3	0.35	0.02	95	0	0.02	44	1.74
	0.42	0.01	98	0.69	0.02	99	0.34	0.01	98	0.46
	0.38	0.05	93	0.60	0.02	98	0.30	0.01	98	0.12
	-0.56	0	1	2.12	-0.02	99	1.02	-0.02	98	0
	-0.37	0	0	0	0	54	0	0	54	0
	-0.19	-0.01	4	2.12	-0.02	99	1.02	-0.02	98	0
	0.28	0	95	0.03	0	96	0	0	50	0.18
	0.50	0.07	93	0.51	0.03	98	0.29	0.02	97	0.12
	0.08	0.01	89	0.34	0.01	97	0.30	0.01	99	0.17
	0.42	0.04	94	0.17	0.01	95	-0.02	0.01	9	-0.05
Real estate loans secured by farmland										
	1.38	0.01	99	0	0.01	45	0	0	49	0.04
Commercial and industrial loans										
	0.87	0.20	90	0.43	0.27	72	0.51	0.18	87	0.24
	2.52	0.66	92	2.38	0.74	90	2.65	0.71	92	2.73
	10.51	1.71	96	4.39	1.89	88	8.57	1.65	96	8.48
	0	0.01	48	0	0.02	46	0	0.03	43	0
Agricultural loans										
	12.67	0.44	95	0.03	0.14	54	0.09	0.28	61	2.54
Loans to foreign governments and institutions										
	Other loans and leases									

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		159,873		183,399		144,736		80,223		
90+ days past due loans and leases		161,255		178,161		128,304		128,847		
Nonaccrual loans and leases		184,629		118,296		131,412		105,097		
Total past due and nonaccrual loans and leases		505,757		479,856		404,452		314,167		
Restructured 30–89 days past due		13,289		14,370		16,318		10,867		
Restructured 90+ days past due		3,357		1,919		2,174		4,832		
Restructured nonaccrual		28,638		23,589		41,680		25,356		
Total restructured loans and leases		45,284		39,878		60,172		41,055		
30–89 days past due loans held for sale		517		0		0		0		
90+ days past due loans held for sale		643		0		0		0		
Nonaccrual loans held for sale		519		0		0		0		
Total past due and nonaccrual loans held for sale		1,679		0		0		0		
Restructured loans and leases in compliance		99,253		92,313		100,427		101,762		
Other real estate owned		11,596		29,909		33,768		44,174		
Other Assets										
30–89 days past due		0		0		0		0		
90+ days past due		0		0		0		0		
Nonaccrual		0		0		0		0		
Total other assets past due and nonaccrual		0		0		0		0		
Percent of Loans and Leases										
30–89 days past due loans and leases	BHC	2.38	Peer #	0.26	98	BHC	2.71	Peer #	0.31	Pct
90+ days past due loans and leases		2.40		0.04	99		2.64		0.03	99
Nonaccrual loans and leases		2.75		0.60	97		1.75		0.48	97
90+ days past due and nonaccrual loans and leases		5.16		0.67	99		4.39		0.54	98
30–89 days past due restructured		0.20		0	99		0.21		0	98
90+ days past due restructured		0.05		0	97		0.03		0	97
Nonaccrual restructured		0.43		0.09	95		0.35		0.07	93
30–89 days past due loans held for sale		0.01		0	97		0		0	47
90+ days past due loans held for sale		0.01		0	97		0		0	48
Nonaccrual loans held for sale		0.01		0	94		0		0	48
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets		2.38		0.26	98		2.71		0.31	99
90+ days past due assets		2.40		0.04	99		2.64		0.03	99
Nonaccrual assets		2.75		0.60	97		1.75		0.48	97
30+ days past due and nonaccrual assets		7.54		0.95	99		7.10		0.87	99
Percent of Total Assets										
90+ days past due and nonaccrual assets		3.52		0.47	99		3.19		0.39	98
90+ days past due and nonaccrual assets + other real estate owned		3.64		0.52	99		3.51		0.45	98
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets		3.18		0.63	98		2.76		0.56	97
Allowance for loan and lease losses		152.40		72.10	91		220.36		92.08	91
Equity capital + allowance for loan and lease losses		24.18		5.64	97		22.10		4.77	98
Tier 1 capital + allowance for loan and lease losses		25.67		6.21	97		26.51		5.30	98
Loans and leases + other real estate owned		4.65		0.92	98		3.78		0.78	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 2	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.62	0.25	98	1.78	0.28	97	2.01	0.29	99	1.58	0.29	99			
	90+ days past due		4.52	0.04	99	4.37	0.03	99	5.62	0.03	99	5.42	0.05	99			
	Nonaccrual.....		4.44	0.63	98	2.39	0.45	97	4.68	0.48	98	3.73	0.43	98			
Commercial and industrial	30–89 days past due		0.19	0.15	68	0.15	0.22	45	0.27	0.23	68	0.08	0.27	34			
	90+ days past due		0.37	0.02	95	1.39	0.02	98	0.34	0.02	97	0.60	0.01	95			
	Nonaccrual.....		0.46	0.61	53	1.14	0.74	76	1.47	0.61	83	2.38	0.60	93			
Individuals	30–89 days past due		5.27	0.52	97	5.93	0.60	97	6.41	0.68	96	3.27	0.69	96			
	90+ days past due		0.04	0.02	76	0.04	0.02	77	0.06	0.03	79	0.06	0.03	76			
	Nonaccrual.....		1.29	0.14	95	1.02	0.12	95	1.18	0.15	94	0.68	0.21	85			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35			
	90+ days past due		0	0	45	0	0	47	5.73	0.01	98	10.71	0	98			
	Nonaccrual.....		0.01	0.57	58	0.24	0.80	62	0	0.46	31	0	0.31	31			
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due		0.81	0.67	79	0.19	0.28	71	0.01	0.18	58	0.17	0.12	76			
	90+ days past due		0.04	0	91	1.88	0	97	0	0	41	0	0	44			
	Nonaccrual.....		0.84	0.10	89	0.01	0.04	77	0.01	0.04	76	0.08	0.06	78			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1–4 family	30–89 days past due	2.04	0.46	97	2.21	0.53	98	3.27	0.52	98	2.72	0.56	99			
	90+ days past due	5.77	0.06	98	5.13	0.05	99	5.81	0.04	98	5.31	0.06	97			
	Nonaccrual	3.54	0.67	97	2.21	0.55	97	5.75	0.61	98	4.70	0.65	97			
Revolving	30–89 days past due	6.17	0.25	99	0.51	0.36	69	0.48	0.36	70	0	0.29	7			
	90+ days past due	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	2.91	0.46	93	0.95	0.34	88	38.94	0.35	99	30.23	0.42	99			
Closed-end	30–89 days past due	1.99	0.48	97	2.22	0.56	97	3.27	0.54	98	2.73	0.63	98			
	90+ days past due	5.84	0.06	98	5.16	0.05	98	5.82	0.05	98	5.33	0.06	97			
	Nonaccrual	3.54	0.69	97	2.22	0.57	96	5.70	0.64	98	4.61	0.68	97			
Junior lien	30–89 days past due	0.02	0.01	74	0.02	0.02	62	0.04	0.02	80	0.02	0.03	52			
	90+ days past due	0.04	0	95	0.01	0	94	0.03	0	94	0.03	0	93			
	Nonaccrual	0.09	0.03	87	0.01	0.03	41	0.09	0.03	86	0.12	0.04	84			
Commercial real estate	30–89 days past due	0.72	0.14	91	0.80	0.15	95	0.43	0.16	85	0.07	0.15	35			
	90+ days past due	1.84	0.02	99	2.60	0.02	99	3.02	0.02	99	3.43	0.02	98			
	Nonaccrual	6.28	0.57	98	2.81	0.34	99	3.40	0.41	98	2.53	0.33	99			
Construction and development	30–89 days past due	2.06	0.16	95	0.03	0.20	53	0	0.17	21	0	0.18	20			
	90+ days past due	0.33	0.01	96	1.39	0.01	99	2.12	0	99	3.09	0.01	97			
	Nonaccrual	6.56	0.21	97	9.77	0.18	97	0.24	0.18	72	2.76	0.21	97			
1–4 family	30–89 days past due	0.09	0.03	81	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0.10	0	97	0.32	0	97	0	0	48	0	0	46			
	Nonaccrual	0.09	0.01	89	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	1.96	0.09	95	0.03	0.12	65	0	0.06	28	0	0.08	26			
	90+ days past due	0.23	0	96	1.07	0	99	2.12	0	99	3.09	0.01	97			
	Nonaccrual	6.47	0.16	97	9.77	0.14	97	0.24	0.10	81	2.76	0.12	98			
Multifamily	30–89 days past due	0	0.03	39	1.35	0.03	98	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	47	1.14	0	96	1.85	0	98	3.07	0	98			
	Nonaccrual	0.76	0.10	89	1.08	0.03	96	0.07	0.04	78	0.76	0.05	94			
Nonfarm non-residential	30–89 days past due	0.58	0.14	87	0.84	0.13	93	0.46	0.17	83	0.08	0.14	44			
	90+ days past due	2.08	0.02	99	2.74	0.02	99	3.09	0.02	99	3.45	0.02	99			
	Nonaccrual	6.41	0.73	98	2.34	0.36	97	3.63	0.52	98	2.57	0.40	99			
Owner Occupied	30–89 days past due	0.46	0.05	95	0.28	0.06	93	0.40	0.08	92	0.05	0.06	56			
	90+ days past due	1.21	0.01	98	1.74	0.01	99	2.03	0	99	2.67	0.01	99			
	Nonaccrual	5.49	0.27	99	2.09	0.19	97	3.13	0.20	99	2.20	0.16	99			
Other	30–89 days past due	0.12	0.06	79	0.56	0.05	95	0.06	0.07	70	0.02	0.06	48			
	90+ days past due	0.87	0	99	0.99	0.01	98	1.06	0.01	98	0.79	0.01	97			
	Nonaccrual	0.92	0.33	84	0.25	0.14	73	0.50	0.22	77	0.37	0.16	79			
Farmland	30–89 days past due	0	0.08	33	4.46	0.21	98	0	0.09	32	0	0.10	34			
	90+ days past due	0	0	46	9.97	0.01	98	64.20	0	99	53.78	0	98			
	Nonaccrual	23.54	1.19	97	2.19	1.06	77	0.93	0.49	77	0.38	0.44	68			
Credit card	30–89 days past due	3.88	1.02	86	2.46	0.87	88	3.48	1.03	90	1.30	0.83	68			
	90+ days past due	0	0.22	27	0	0.18	30	0	0.26	36	0	0.22	36			
	Nonaccrual	2.82	0.02	98	1.19	0	98	1.59	0.07	96	4.63	0.08	97			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital												
Common stock plus related surplus			589,719		589,192		585,763		499,854			
Retained earnings			438,011		375,425		343,207		282,333			
Accumulated other comprehensive income (AOCI)			11,022		-1,008		-10,963		-2,950			
Common equity tier 1 minority interest			0		0		0		0			
Common equity tier 1 capital before adjustments/deductions			1,038,752		963,609		918,007		779,237			
Common Equity Tier 1 Capital: Adjustments/Deductions												
Less: Goodwill, intangible assets, and deferred tax assets			133,655		151,520		103,643		102,521			
Accumulated other comprehensive income-related adjustments			11,022		-1,007		-10,963		-2,949			
Other deductions from common equity tier 1 capital			0		0		0		0			
Subtotal:			894,075		813,096		825,327		679,665			
Adjustments and deductions for common equity tier 1 capital			0		77,655		13,620		34,861			
Common equity tier 1 capital			894,075		735,441		811,707		644,804			
Additional Tier 1 Capital												
Additional tier 1 capital instruments and related surplus			116,870		116,870		116,870		200,870			
Non-qualifying capital instruments			0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital			0		0		0		0			
Additional tier 1 capital before deductions			116,870		116,870		116,870		200,870			
Less: Additional tier 1 capital deductions			0		0		0		3,541			
Additional tier 1 capital			116,870		116,870		116,870		197,329			
Tier 1 Capital			1,010,945		852,311		928,577		842,133			
Tier 2 Capital												
Tier 2 capital instruments and related surplus			0		0		0		0			
Non-qualifying capital instruments			0		0		0		0			
Total capital minority interest not included in tier 1 capital			0		0		0		0			
Allowance for loan and lease losses in tier 2 capital			85,820		85,651		61,922		57,125			
Exited advanced approach eligible credit reserves												
Unrealized gains on AFS preferred stock classified as equity					0		0		0			
Tier 2 capital before deductions			85,820		85,651		61,922		57,125			
Exited advanced approach tier 2 capital before deductions												
Less: Tier 2 capital deductions			0		0		0		0			
Tier 2 capital			85,820		85,651		61,922		57,125			
Exited advanced approach tier 2 capital												
Total capital			1,096,765		937,962		990,499		899,258			
Exited advanced approach total capital												
Total Assets for Capital Ratios												
Average total consolidated assets, adjusted			9,944,251		9,457,944		6,645,398		6,192,336			
Less: Deductions from common equity tier 1 capital			133,655		229,175		117,263		140,923			
Less: Other deductions			0		0		0		0			
Total assets for leverage ratio			9,810,596		9,228,769		6,528,135		6,051,413			
Total risk-weighted assets			6,837,847		6,740,848		4,868,685		4,420,670			
Exited advanced approach total RWA												
Capital Ratios	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.08	10.91	69	10.91	12.50	27	16.67	12.37	89	14.59	11.95	83
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	14.78	11.60	81	12.64	13.19	50	19.07	13.03	93	19.05	12.68	95
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	16.04	13.45	72	13.91	14.63	42	20.34	14.48	93	20.34	14.15	95
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94	13.92	10.04	96
Supplementary leverage ratio, advanced approaches HCs												

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			4,606			6,100			6,110			5,906			-24.49		-24.33
Other insurance activities income			4,606			6,100			6,110			5,906			-24.49		-24.33
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			0			0			0			0					

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #									
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			66.67			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			33.33			25							
Separate account assets (L/H) / Total life assets	0			0			0			0							
Insurance activities revenue / Adjusted operating income	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84	1.58	0.44	84					
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47					
Credit related premium income / Total premium income	100			100			50			60							
Other premium income / Total premium income	0			0			50			40							
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47					
Insurance net income (P/C) / Equity (P/C)	19.85			37.86			72.25			31.81							
Insurance net income (L/H) / Equity (L/H)																	
Insurance benefits, losses, expenses / Insurance premiums	-40.91			132.57			116.87			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.01	6	0	11.53	5	0	13.70	4	0	14.86	4					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			5,979			6,712			4,880			6,927					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.06	0	99	0.07	0	99	0.07	0	99	0.11	0	99					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	477	394	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	477	394	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	477	394	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.05	47	0	0	48		0		0					
Cost: Interest-bearing deposits.....		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					2.35			3.83			4.38				
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases.....	21.07	5,672.05	64		-47.91			-27.26			22.03				
Total selected assets.....	21.07	6.04	76		-25.04			5.03			-5.54				
Deposits		-44.89			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,995,432	2,031,697	895,633	864,948		-1.78	200.32
1–4 family residential loans		1,995,432	2,031,697	895,633	864,948		-1.78	200.32
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		20.31	21.85	13.60		13.98		
1–4 family residential loans		20.31	21.85	13.60		13.98		
Home equity lines		0	0	0		0		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0	0		0		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases.....		0	0	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		49.77	51.82	38.98		42.73		
Home equity lines		0.33	0.14	0.03		0.09		
Credit card receivables.....		0.65	0.86	0.91		1.08		
Auto loans and other consumer loans.....		20.97	20.89	26.88		24.67		
Commercial and industrial loans		13.29	10.11	11.64		8.12		
All other loans and leases.....		14.99	16.18	21.56		23.30		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0		
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	13.38	17.29	0.58	0.76	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	34,669	92,018	4,474	19,974	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	34,669	92,018	4,474	19,974	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	228,658	15,885	20,553	17,992	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	228,658	15,885	20,553	17,992	
Total past due securitized assets.....	263,327	107,903	25,027	37,966	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.74	4.53	0.50	2.31	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.74	4.53	0.50	2.31	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	11.46	0.78	2.29	2.08	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	11.46	0.78	2.29	2.08	
Total past due securitized assets percent of securitized assets	13.20	5.31	2.79	4.39	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.87	3.25	2.11	2.57	
Home equity lines	6.17	0.51	0.48	0	
Credit card receivables	3.88	2.46	3.48	1.30	
Commercial and industrial loans	0.19	0.15	0.27	0.08	
All other loans and leases	3.43	3.81	3.78	1.78	
Total managed loans past due 30–89 days	2.24	3.13	2.72	1.97	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	8.43	3.20	4.34	4.04	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Commercial and industrial loans	0.37	1.39	0.34	0.60	
All other loans and leases	0.66	1.10	2.02	2.32	
Total managed loans past due 90+ days	4.48	2.21	2.71	2.89	
Total Past Due Managed Assets	6.72	5.34	5.43	4.85	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.22	0.38	0.20	0.28	
Home equity lines	-0.19	0.35	0	1.74	
Credit card receivables	10.51	4.39	8.57	8.48	
Commercial and industrial loans	0.87	0.43	0.51	0.24	
All other loans and leases	2.22	1.54	1.48	1.51	
Net Losses on Managed Assets Percent of Total Managed Assets	1.09	0.85	0.93	0.96	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		31,458	4,597	5,159	3,328		584.32	971.09
Dividends		26,100	0	0	0			
Interest		0	0	0	0			
Management and service fees		5,358	4,597	5,159	3,328		16.55	82.43
Other income		0	0	0	0			
Income from nonbank subsidiaries		11,021	711	844	1,183		1450.07	935.81
Dividends		9,796	0	0	0			
Interest		0	0	0	0			
Management and service fees		1,184	651	788	1,137		81.87	15.18
Other income		41	60	56	46		-31.67	13.89
Income from subsidiary holding companies		0						
Dividends		0						
Interest		0						
Management and service fees		0						
Other income		0						
Total income from subsidiaries		42,479	5,308	6,003	4,511		700.28	961.71
Securities gains (losses)		0	0	0	0			-100.00
Other operating income		86	828	477	188		-89.61	-73.21
Total operating income		42,565	6,136	6,480	4,699		593.69	883.48
Operating Expenses								
Personnel expenses		4,723	5,144	5,135	4,724		-8.18	9.61
Interest expense		0	0	0	0			
Other expenses		4,154	4,384	4,751	3,532		-5.25	9.92
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		8,877	9,528	9,886	8,256		-6.83	9.76
Income (loss) before taxes		33,688	-3,392	-3,406	-3,557			
Applicable income taxes (credit)		-1,363	1,705	2,400	403			
Extraordinary items					0			
Income before undistributed income of subsidiaries		35,051	-5,097	-5,806	-3,960			
Equity in undistributed income of subsidiaries		39,276	58,939	90,216	56,606		-33.36	
Bank subsidiaries		48,799	56,114	87,129	51,612		-13.04	
Nonbank subsidiaries		-9,523	2,825	3,087	4,994			
Subsidiary holding companies		0	0	0	0			
Net income (loss)		74,327	53,842	84,410	52,646		38.05	
Memoranda								
Bank net income		74,899	56,114	87,129	51,612		33.48	
Nonbank net income		273	2,825	3,087	4,994		-90.34	-86.16
Subsidiary holding companies' net income		0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,064,671	94.29	1,027,633	94.36	983,718	94.28	941,198			3.60	19.57
Common and preferred stock	1,064,671	94.29	1,027,633	94.36	983,718	94.28	941,198			3.60	19.57
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Investment in nonbank subsidiaries	32,293	2.86	32,803	3.01	19,341	1.85	20,231			-1.55	68.75
Common and preferred stock	32,293	2.86	32,803	3.01	19,341	1.85	20,231			-1.55	68.75
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Investment in subsidiary holding companies	0	0	0	0	0	0	0				
Common and preferred stock	0	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	0	0	0	0	0	0	0				-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	5,219	0.46	4,780	0.44	3,176	0.30	2,802			9.18	85.53
Cash and due from unrelated depository institution	21,310	1.89	23,152	2.13	36,031	3.45	21,628			-7.96	22.27
Premises, furnishings, fixtures and equipment	0	0	0	0	55	0.01	55				-100.00
Intangible assets	0	0	0	0	0	0	0				
Other assets	3,580	0.32	676	0.06	1,067	0.10	3,791			429.59	-28.76
Balance due from subsidiaries and related institutions	2,023	0.18	40	0	40	0	22			4957.50	1600.00
Total assets	1,129,096	100.00	1,089,084	100.00	1,043,428	100.00	989,727			3.67	19.98
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year	0	0	0	0	0	0	0				
Subordinated notes and debentures	0	0	0	0	0	0	0				
Other liabilities	7,037	0.62	7,522	0.69	7,454	0.71	8,536			-6.45	-10.72
Balance due to subsidiaries and related institutions	36,083	3.20	36,083	3.31	36,097	3.46	36,083			0.00	-0.02
Total liabilities	43,120	3.82	43,605	4	43,551	4.17	44,619			-1.11	-1.94
Equity Capital	1,085,976	96.18	1,045,479	96	999,877	95.83	945,108			3.87	21.06
Perpetual preferred stock (income surplus)	81,870	7.25	81,870	7.52	81,870	7.85	165,870			0.00	-50.64
Common stock	59,885	5.30	59,885	5.50	59,885	5.74	52,626			0.00	13.79
Common surplus	632,783	56.04	631,646	58	629,511	60.33	551,730			0.18	14.92
Retained earnings	403,365	35.72	375,425	34.47	343,207	32.89	282,333			7.44	83.92
Accumulated other comprehensive income	11,022	0.98	-1,008	-0.09	-10,963	-1.05	-2,949				-21.25
Other equity capital components	-102,949	9.12	-102,339	9.40	-103,633	9.93	-104,502				
Total liabilities and equity capital	1,129,096	100.00	1,089,084	100.00	1,043,428	100.00	989,727			3.67	19.98
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	35,000	3.10	35,000	3.21	35,000	3.35	35,000			0.00	0.00
Notes payable to subsidiaries that issued TPS	35,000	3.10	35,000	3.21	35,000	3.35	35,000			0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	14	0	0				-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0				

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	7.03	9.11	29	5.15	10.58	6	8.73	11.03	26	5.61	8.67	14			
Bank net income / Average equity investment in banks	7.22	9.38	28	5.54	10.85	6	9.13	11.56	23	5.52	9.11	11			
Nonbank net income / Average equity investment in nonbanks	0.86	9.69	33	11.98	12.07	66	15.54	10.83	71	26.84	9.81	81			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	100.77	104.93	27	104.22	103.77	56	103.22	104.73	43	98.04	104.64	15			
Nonbank net income / Parent net income	0.37	1.04	71	5.25	1.08	87	3.66	0.99	83	9.49	1.13	95			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	3.97	11.62	36	4.17	9.66	37	4.36	9.50	38	4.72	11.14	34			
Total debt / Equity capital	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	3.22	9.67	35	3.35	7.99	37	3.50	7.93	39	3.70	9.36	32			
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	92	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38	101.73	105.17	42			
Total investment in subs / Equity capital	101.01	104.82	40	101.43	104.48	41	100.32	104.38	38	101.73	105.55	41			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.15	0.49	45	0.28	0.44	48	0.04	0.36	38	0.31	0.56	45			
Equity investment in subs – equity cap / Net income-div (X)	0.21	1.45	13	0.45	1.47	19	0.05	1.18	5	0.58	1.91	19			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	148.55	121.76	72	15.62	153.39	6	12.77	113.37	7	13.22	96.31	6			
Cash from ops + noncash items + op expense / Op expense + dividend	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10	13.09	100.80	10			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.94	140.42	40	63.98	105.99	17	143.17	108.88	79	105.55	101.42	53			
Pretax operating income + interest expense / Interest expense		2,318.94			17,211.14				1,631.73			1,955.22			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,516.64	1,435.81	79	-68.59	2,481.22	4	-78.79	1,015.91	9	-128.60	1,082.59	8			
Dividends + interest from subsidiaries / Interest expense + dividends	171.81	137	72	0	196.13	3	0	140.89	3	0	107.07	3			
Fees + other income from subsidiaries / Salary + other expenses	74.16	4.45	93	55.71	3.91	92	60.72	3.76	95	54.64	6.15	91			
Net income / Current part of long-term debt + preferred dividends (X)	11.41	52.16	29	8.27	71.69	13	7.01	106.04	17	3.80	71.32	13			
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.94	2.19	62	1.91	1.59	65	3.10	1.59	74	1.72	1.68	64			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0		0					
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	59.61	79.13	34		65.39			87.25			100.86				
Dividends declared / Net income	28.11	29.39	48	38.79	25.65	72	27.88	24.10	53	46.38	32.32	64			
Net income – dividends / Average equity.....	5.06	6.36	33	3.15	7.61	12	6.29	8.12	27	3.01	5.74	18			
Percent of Dividends Paid															
Dividends from bank subsidiaries	124.92	130.75	48	0	160.93	7	0	131.90	7	0	106.72	8			
Dividends from nonbank subsidiaries	46.89	3.01	95	0	2.59	28	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries	171.81	158.62	67	0	209.89	4	0	144.51	5	0	114.69	5			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	34.85	43.52	41	0	45.88	8	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	7.15	0.57	91	8.19	0.47	92	5.92	0.32	91	6.45	0.94	89			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries.....	42	51.02	44	8.19	48.40	17	5.92	35.67	20	6.45	41.35	22			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	3,588.28	99.52	97	0	76.61	11	0	80.47	8	0	129.02	10			
Interest income from nonbank subsidiaries.....	0	0.07	45	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	433.70	0.02	98	23.04	0.02	97	25.53	0.17	97	22.77	0.60	94			
Other income from nonbank subsidiaries.....	15.02	0.11	95	2.12	0.01	95	1.81	0.06	94	0.92	0.08	92			
Operating income from nonbank subsidiaries	4,037	105.70	97	25.17	83.73	22	27.34	96.62	23	23.69	153.75	29			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies		0			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0			0			0			-0.14				
Other income from subsidiary holding companies.....		0			0			0.15			0				
Operating income from subsidiary holding companies.....		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	61.32	76.69	21	0	77.61	8	0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries.....	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	12.59	0.96	91	74.92	0.75	98	79.61	0.59	99	70.82	2.14	97			
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	73.91	84.80	14	74.92	94.06	13	79.61	89.39	19	70.82	79.76	21			
Dividends from nonbank subsidiaries	23.01	1.76	95	0	1.13	29	0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	2.78	0	98	10.61	0	99	12.16	0	99	24.20	0	99			
Other income from nonbank subsidiaries.....	0.10	0	96	0.98	0	97	0.86	0	97	0.98	0	96			
Operating income from nonbank subsidiaries	25.89	2.06	94	11.59	1.56	92	13.02	3.33	86	25.18	3.09	90			
Dividends from subsidiary holding companies.....	0	0	48	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt		59.71			70.71			81.26			74.60				